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**CENTRAL FAX CENTER****MAY 14 2004**Walter Rosenbaum  
Appl. No.: 09/783,144**Certificate of Facsimile Transmission**

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OFFICIAL

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**☐ In re Application of: Walter Rosenbaum

Art Unit: 3625

Serial No.: 09/783,144

Examiner: Robert M. Pond

Filing Date: 02/15/2001

Atty. Dock.: 2001P01989US

For: *Closed Loop Electronic Factoring*

Confirmation No.: 1512

**RESPONSE TO OFFICE ACTION**

Assistant Commissioner for Patents  
United States Patent & Trademark Office  
2011 South Clark Place  
Customer Window, Non Fee Amendment  
Crystal Plaza Two, Lobby, Room 1B03  
Arlington, VA 22202, USA

**INTRODUCTORY COMMENTS**

Sir:

In response to the Office Action mailed February 13, 2004, the following Amendments and Remarks are respectfully submitted in connection with the above-identified application.